

**Information to identify the case:**

Debtor 1	<b>James R. Shephard</b>	Social Security number or ITIN	<b>xxx-xx-1134</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-20042-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James R. Shephard

4/28/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James R. Shephard  
Debtor

Case No. 21-20042-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 28, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2021:

Recip ID	Recipient Name and Address
db	+ James R. Shephard, 3046 Pinehurst Avenue, Pittsburgh, PA 15216-2435
15327802	+ Creditech/Cbalv, Attn:Collections, RE: South Hills Radiology, Po Box 99, Bangor, PA 18013-0099
15327804	+ First Choice America, 3501 Main St, Weirton, WV 26062-4507
15327805	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
15327807	+ Kashable Llc, Attn: Bankruptcy Dept, 489 5th Ave, 18th Floor, New York, NY 10017-6127
15327808	+ South Hills Radiology, 1000 Bower Hill Rd., Pittsburgh, PA 15243-1873

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 29 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2021 01:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 29 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2021 01:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Apr 29 2021 01:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: PRA.COM	Apr 29 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15327798	+ EDI: GMACFS.COM	Apr 29 2021 03:03:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15327799	+ EDI: CAPITALONE.COM	Apr 29 2021 03:03:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327801	+ EDI: WFNNB.COM	Apr 29 2021 03:03:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15327803	+ EDI: DISCOVER.COM	Apr 29 2021 03:03:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15327806	+ EDI: HFC.COM	Apr 29 2021 03:03:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
15327800	EDI: JPMORGANCHASE	Apr 29 2021 03:03:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

District/off: 0315-2

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15327809	+ EDI: RMSC.COM	Apr 29 2021 03:03:00	Syncb/Ebates, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15327810	+ EDI: RMSC.COM	Apr 29 2021 03:03:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15328381	+ EDI: RMSC.COM	Apr 29 2021 03:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15327811	EDI: USBANKARS.COM	Apr 29 2021 03:03:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2021 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor James R. Shephard keenan662@gmail.com melindap662@gmail.com
Jeffrey J. Sikirica	trusteesikirica@zoominternet.net PA59@ecfbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5